

*Protect Your Money*



**BANK**   
**HOUSTON**

# Financial Institution Directory

**Telephone: (832) 393-3406**

**Website: [www.banknhouston.org](http://www.banknhouston.org)**

**Updated December 2014. Information subject to change by each financial institution.**

**View the Product Matrix on [banknhouston.org](http://banknhouston.org) to see the information in a summary format, or click on the Open a Bank Account tab to use the Product/Branch Locator to identify the banks, credit unions, and branch locations that meet your needs.**



**Institution Name:** Amegy Bank of Texas

**Product Name:** Amegy Essential Checking

**Account Features:**

**Opening Deposit Requirements:** \$50.00 opening deposit

**Minimum Balance:** Average Monthly \$500

**X** Checks

**X** Debit Card

**X** Bill Pay

**Fees:**

Monthly Fee: \$5.00 (waived if balance averages \$500 monthly)

Overdraft/Insufficient Funds: Overdraft Line-of Credit Protection Available/\$0 with Overdraft Line-of-Credit Protection

Bounced Check: \$7.50 with auto-coverage from Savings account; \$35 per item without auto-coverage

Out of Network ATM: \$2.50 plus any fees by other institution

**Alternative Id's Accepted:**

Mexican Matricula Consular ID

Guatemalan Consular ID

**X** Other: Alien Registration Card

**X** Secondary: certificate of naturalization, recent utility bill, residential lease or rental agreement, student agreement, student ID card, union or trade membership card, employee badge, travel visa

**ChexSystems Policy:** Accounts available for persons with NSF/OD history on ChexSystems.  
(not fraud related)

Over 1 year old

Less than 1 year old

**Special Features:**

Remittance Product

**X** Wire Transfer

Money Orders

**X** Financial Education Training

Other

**Participating Branches:** All of our branches offer the same products



## Bank On Program

**Lead Product Name:** Bank of America Core Checking<sup>TM</sup>

**Account Features:**

**Opening Deposit Requirement:** \$25

☒ Checks

☒ Debit card

☒ Online Banking with Bill pay

☒ Mobile Banking

☒ Person to Person transfers

**Fees:**

**Monthly Fee:** \$12

**Ways to Avoid the Fee:**

- An eligible direct deposit of \$250 or more each statement cycle, OR
- Average daily balance of \$1500 or more during each statement cycle, OR
- Qualify for student waiver (under 23 years old and enrolled in school)

**Out of Network ATM:** Customer's account will be charged \$2.50 every time a non-Bank of America ATM is used to make withdrawals; \$5 for transactions in a foreign country. Non-Bank of America ATMs may charge a withdrawal fee to Bank of America customers.

**Alternative IDs Accepted as Primary Identification for Bank On program, only.** *Secondary identification may be requested*

- |  |  |
|--|--|
| • Bank of America debit card, ATM card, credit card or charge card (without photo)   | • Major credit card from another financial institution (including American Express, Visa, MasterCard,      |
| • Major retail credit card from a nationally well-known department store or other nationally well-known retail company (such as Chevron, Macy's) (with or without photo) | • Debit card with Visa® or MasterCard® logo from another financial institution (with or without a photo)   |
| • U.S. College or University ID - validated for current term or school year (with photo)   | • U.S. Student ID card from a local high school validated for current school year (with or without photo)  |
| • U.S. issued employment or work ID card or badge (with employer and employee name, with or without photo)   | • U.S. driver's license (without photo) or U.S. Department of State Diplomat Driver's License (with photo) |

- **U.S. Department of State Diplomat ID** (with photo)
- **Foreign driver's license** (such as Brazil, France) (with photo)
- **Mexican driver's license** (with photo)
- **Canadian Driver's license** (with photo)
- **Indian Tribal ID** from a local reservation (with or without a photo)
- **Mexican Voter Registration Card** (with photo)

**ChexSystems Policy:** *Bank of America will open an account for persons with NSF/OD history on ChexSystems, excluding those who have fraud related histories.*

- **If the ChexSystems history is over one-year old,** the customer must clear any ChexSystems outstanding balances with Bank of America
- **If the ChexSystems history is less than one-year old,** the customer must clear all ChexSystems outstanding, including Bank of America and other financial institutions. Bank of America does not require financial management training.

### Special Features:

- ✕ **Wire Transfers:** Domestic incoming and outgoing wire transfers available
- ✕ **Keep the Change Savings Incentive:** . When customers make purchases using a Bank of America debit card; we round the purchase amount to the nearest dollar and transfer the difference from their checking account to their savings account.
- ✕ **Savings Account:** \$300 in balances OR automatic monthly transfer to waive fee. Costs \$5 per month if balance or if automatic transfer is not maintained.
- ✕ **Financial Education Training:** Financial literacy material available at time of account opening
- ✕ **Go Direct:** Direct deposit available
- ✕ **BankAmeriDeals®**
- ✕ **Overdraft Protection** is available
- ✕ **Online banking with Bill Pay** (internet access required)
- ✕ **Mobile Banking with text alerts**
- ✕ **Bank of America® Check Card with Total Security Protection® and Photo Security®**
- ✕ **Ability to access accounts at more than 16,000 Bank of America ATMs** coast to coast. There are no ATM fees for withdrawals, transfers and balance inquiries at ATMs displaying the Bank of America name and logo.
- ✕ **Check Safekeeping.** We'll store images of your checks for seven years. There's no cost to enroll, and you can order up to two check copies per statement period at no cost. After that, it's \$3 per check copy.

### **Bank of America Locations**

Use the following link to find a Bank of America Banking Center in your area:

<http://locators.bankofamerica.com/locator/locator/LocatorAction.do>

*This summarizes key policies and fees for this account. For more information about the terms that govern the account, please review our Personal Schedule of Fees and Deposit Agreement.*



**Product Name:** Money Account

**Account Features:**

Opening Deposit Requirements: Online – No Minimum; \$50 if opened at Branch Location  
Minimum Balance: N/A  
Checks  
**X** Debit Card  
**X** Bill Pay

**Fees:**

Monthly Fee: \$5 (reduced to \$3 for any month you have total deposits of \$1,000)  
Overdraft/Insufficient Funds: N/A; you can only spend money available in account  
Bounced Check: N/A  
Out of Network ATM \$2.50

**Alternative Id's Accepted:**

**X** Mexican Matricula Consular ID  
**X** Guatemalan Consular ID  
**X** Other: Alien Registration Card  
**X** Secondary: certificate of naturalization, recent utility bill, residential lease or rental agreement, student ID card, union or trade membership card, employee badge, travel visa

**ChexSystems Policy:** Accounts available for persons with NSF/OD history on ChexSystems.  
(not fraud related)

**X** Over 1 year old  
**X** Less than 1 year old

**Special Features:**

**X** Remittance Product - EvioFacil/Easy Send  
Wire Transfer  
**X** Money Orders – fees apply  
**X** Financial Education Training – via Learn and Play tab on <http://www.bbt.com/>  
**X** Other – Mobile Banking

**Participating Branches:** All BB&T Houston area branches



**Product Name:** Bright Banking

**Account Features:**

Opening Deposit Requirements: \$50  
Minimum Balance: N/A  
**X** Checks  
**X** Debit Card  
**X** Bill Pay

**Fees:**

Monthly Fee: \$10; waived and will be \$0 if one of the qualifiers below is met:  
\$500 combined direct deposit, **or**  
if you have a BB&T mortgage with a balance, **or**  
\$1,500 average monthly checking balance, **or**  
\$6,000, in combined deposit account and loan account balances

Overdraft/Insufficient Funds: \$36 (\$12.50 with overdraft protection transfer product linked to another BB&T account)

Bounced Check: \$36

Out of Network ATM: \$2.50

**Alternative Id's Accepted:**

**X** Mexican Matricula Consular ID  
**X** Guatemalan Consular ID  
**X** Other: Alien Registration Card  
**X** Secondary: certificate of naturalization, recent utility bill, residential lease or rental agreement, student ID card, union or trade membership card, employee badge, travel visa

**ChexSystems Policy:** Accounts available for persons with NSF/OD history on ChexSystems.  
(not fraud related)

**X** Over 1 year old  
**X** Less than 1 year old

**Special Features:**

**X** Remittance Product - EvioFacil/Easy Send  
**X** Wire Transfer – fees apply  
**X** Money Orders – fees apply  
**X** Financial Education Training – via Learn and Play tab on <http://www.bbt.com/>  
**X** Other – Mobile Banking

**Participating Branches:** All BB&T Houston area branches



**Product Name:** eSavings (online product)

**Account Features:**

Opening Deposit Requirements: No Minimum  
Minimum Balance: N/A

Checks  
☒ ~~Debit Card~~ – ATM Card  
Bill Pay

**Fees:**

Monthly Fee: N/A  
Overdraft/Insufficient Funds: N/A  
Bounced Check: N/A  
Out of Network ATM \$2.50

**Alternative Id's Accepted:**

☒ Mexican Matricula Consular ID  
☒ Guatemalan Consular ID  
☒ Other: Alien Registration Card  
☒ Secondary: certificate of naturalization, recent utility bill, residential lease or rental agreement, student ID card, union or trade membership card, employee badge, travel visa

**ChexSystems Policy:** Accounts available for persons with NSF/OD history on ChexSystems.  
(not fraud related)

☒ Over 1 year old  
☒ Less than 1 year old

**Special Features:**

Remittance Product  
Wire Transfer  
Money Orders  
☒ Financial Education Training – via Learn and Play tab on <http://www.bbt.com/>  
Other

**Participating Branches:** All BB&T Houston area branches





**Product Name:** Rewards Checking

**Account Features:**

Opening Deposit Requirements: \$50  
Minimum Balance: \$300 minimum daily balance OR a single monthly Direct Deposit of \$250 or more  
☒ Checks (price varies based on items ordered)  
☒ Debit Card (Free)  
☒ Bill Pay (Free)

**Fees:**

Monthly Fee: \$8.95, if monthly minimum balance is not met  
Overdraft/Insufficient Funds: \$35  
Bounced Check: \$35  
Out of Network ATM \$2

**Alternative Id's Accepted:**

☒ Mexican Matricula Consular ID  
☒ Guatemalan Consular ID  
Other: Alien Registration Card  
Secondary: certificate of naturalization, recent utility bill, residential lease or rental agreement, student agreement, student ID card, union or trade membership card, employee badge, travel visa

**ChexSystems Policy:** Accounts available for persons with NSF/OD history on ChexSystems.  
(not fraud related)

Over 1 year old  
Less than 1 year old

**Special Features:**

Remittance Product  
☒ Wire Transfer  
Incoming \$15; Domestic Outgoing \$25; and  
Foreign Outgoing \$40 (foreign currency); \$50 (US Dollar)  
Money Orders  
☒ Financial Education Training  
☒ Other  
Cashier's Check \$10

**Participating Branches:** All Capital One Branches



**Product Name:** Free Checking

**Account Features:**

Opening Deposit Requirements: \$50

Minimum Balance: \$0

☒ Checks

☒ Debit Card

☒ Bill Pay

**Fees:**

Monthly Fee: \$0; no monthly fee

Overdraft/Insufficient Funds: \$35

Bounced Check: \$35 per item

Out of Network ATM \$0; can receive refund of out-of-network ATM charges by providing copy of ATM receipts

**Alternative Id's Accepted:**

☒ Mexican Matricula Consular ID

☒ Guatemalan Consular ID

☒ Other: Alien Registration Card

☒ Secondary: certificate of naturalization, recent utility bill, residential lease or rental agreement, student ID card, union or trade membership card, employee badge, travel visa, any of these items can be used as secondary ID

**ChexSystems Policy:** Accounts available for persons with NSF/OD history on ChexSystems.  
(not fraud related)

☒ Over 1 year old

Less than 1 year old **NO**

**Special Features:**

Remittance Product

☒ Wire Transfer

☒ Money Orders

☒ Financial Education Training

Other

**Participating Branches:** All Branches - 4 Locations



**Product Name:** Chase Total Checking

**Account Features:**

Opening Deposit Requirements: \$25  
Minimum Balance: \$1,500  
☒ Checks  
☒ Debit Card  
☒ Bill Pay

**Fees:**

Monthly Fee: Can be waived (\$0) monthly when you have any ONE of the following (during each monthly statement period): Direct Deposits totaling \$500 or more made to this account, **OR**, a \$1,500 minimum daily balance in this account, **OR** an average daily balance of \$5,000 or more in any combination of qualifying deposit account or investment account linked deposits, **OR** pay \$25 or more in qualifying checking-related services or fees; otherwise, the fee will be \$12 monthly

Overdraft/Insufficient Funds: \$34; charge will not apply if item is \$5 or less or if account balance is overdrawn by \$5 or less; \$10 fee per day for any days funds are transferred from another Chase account to cover the overdraft; \$15 fee if account remains overdrawn for more than 5 consecutive business days.

Bounced Check: \$34

Out of Network ATM: \$2 inside the USA; \$5 outside the USA

**Alternative Id's Accepted:**

☒ Mexican Matricula Consular ID  
☒ Guatemalan Consular ID  
☒ Other: Alien Registration Card  
☒ Secondary: certificate of naturalization, recent utility bill, residential lease or rental agreement, student ID card, union or trade membership card, employee badge, travel visa

**ChexSystems Policy:** Accounts available for persons with NSF/OD history on ChexSystems.  
(not fraud related)

Over 1 year old  
Less than 1 year old

**Special Features:**

Remittance Product  
☒ Wire Transfer  
☒ Money Orders  
Financial Education Training  
Other

**Participating Branches:** All Chase Branches



**Product Name:** Liquid Account (prepaid card account)

**Account Features:**

Opening Deposit Requirements: \$25  
Minimum Balance: None  
Checks  
**X** Debit Card  
Bill Pay

**Fees:**

Monthly Fee: \$4.95; no transaction fees  
  
Overdraft/Insufficient Funds: N/A  
Bounced Check: N/A  
Out of Network ATM \$2 (inside or outside the USA)

**Alternative Id's Accepted:**

**X** Mexican Matricula Consular ID  
**X** Guatemalan Consular ID  
**X** Other: Alien Registration Card  
**X** Secondary: certificate of naturalization, recent utility bill, residential lease or rental agreement, student ID card, union or trade membership card, employee badge, travel visa

**ChexSystems Policy:** Accounts available for persons with NSF/OD history on ChexSystems.  
(not fraud related)

**X** Over 1 year old - if NSF balance is owed to Chase, balance must be paid before opening account  
**X** Less than 1 year old - if NSF balance is owed to Chase, balance must be paid before opening account

**Special Features:**

Remittance Product  
Wire Transfer  
**X** Money Orders  
Financial Education Training  
**X** Other

- On a "second chance" customer, performance on account will be evaluated after 12 months; if performance is satisfactory or above, may be invited to migrate to Chase Total Checking
- Can pay bills using your 16-digit card number on merchant sites that accept Visa debit cards; \$0 fee by Chase; merchant's service charge may apply

**Participating Branches:** All Chase Branches



**Product Name:** Basic Banking Package

**Account Features:**

Opening Deposit Requirements: \$0

Minimum Balance: \$0

☒ Checks

☒ Debit Card

☒ Bill Pay

**Fees:**

Monthly Fee: waived (\$0) if ONE of the following are met: 1 Direct Deposit and 1 Bill Pay per cycle, OR  
\$1,500 in combined average balances in checking or with linked savings products, OR  
first-listed owner on the account is age 62 or older, otherwise, \$10

Overdraft/Insufficient Funds: \$34

Bounced Check: \$12

Out of Network ATM \$2.50

**Alternative Id's Accepted:**

☒ Mexican Matricula Consular ID

☒ Guatemalan Consular ID

☒ Other: Alien Registration Card

☒ Secondary: certificate of naturalization, recent utility bill, residential lease or rental agreement, student agreement, student ID card, union or trade membership card, employee badge, travel visa

**ChexSystems Policy:** Accounts available for persons with NSF/OD history on ChexSystems.  
(not fraud related)

☒ Over 1 year old

☒ Less than 1 year old

**Special Features:**

☒ Remittance Product

☒ Wire Transfer

☒ Money Orders

Financial Education Training

☒ Other

**Participating Branches:** All 11 Greater Houston area branches of Citibank

**Product Name:**

Star Checking

Energy Capital Credit Union offers a checking account with no monthly service charge and no minimum balance requirements. Our checking accounts also include added features like a free Visa check card, overdraft protection and free bill pay.

**Account Features:**

Opening Deposit Requirements:	\$100
Minimum Balance:	\$0
<input checked="" type="checkbox"/> Checks	
<input checked="" type="checkbox"/> Debit Card	
<input checked="" type="checkbox"/> Bill Pay	

**Fees:**

Monthly Fee:	\$0
Overdraft/Insufficient Funds:	\$35
Bounced Check:	\$35
Out of Network ATM	\$0

**Alternative Id's Accepted:**

- Mexican Matricula Consular ID
- Guatemalan Consular ID
- Other: Alien Registration Card
- ☒ Secondary: certificate of naturalization, recent utility bill, residential lease or rental agreement, student agreement, student ID card, union or trade membership card, employee badge, travel visa

**ChexSystems Policy:** Accounts available for persons with NSF/OD history on ChexSystems.  
(not fraud related)

- ☒ Over 1 year old
- Less than 1 year old

**Special Features:**

- ☒ Remittance Product
- ☒ Wire Transfer
- ☒ Money Orders
- ☒ Financial Education Training
- Other

**Participating Branches:**

All Energy Capital Credit Union Branches



**Product Name:** Power Account through First Convenience Bank

**Account Features:**

Opening Deposit Requirements: \$1  
Minimum Balance: \$100  
☒ Checks  
☒ Debit Card  
☒ Bill Pay

**Fees:**

Monthly Fee: \$12; a monthly maintenance fee of \$12 will be assessed unless one of the following qualifiers is met each statement cycle:

Maintain a balance of \$100 or more a day each statement cycle, **or**

Have at least eight Debit Card purchases post on the monthly statement (ATM transactions do not count towards the eight debit card purchases.), **or**

Have a monthly recurring Direct Deposit transaction of \$100 or more post on the monthly statement (internal transfers from other First National Bank Texas/First Convenience Bank accounts and Internet banking transfers do not qualify as direct deposits for waiving the monthly maintenance fee), **or**

Have at least one account holder age 55 or older.

Overdraft/Insufficient Funds: \$35  
Bounced Check: \$35 per item; additional merchant fees may apply  
Out of Network ATM \$2

**Alternative Id's Accepted:**

☒ Mexican Matricula Consular ID  
☒ Guatemalan Consular ID  
☒ Other: Alien Registration Card  
☒ Secondary: certificate of naturalization, recent utility bill, residential lease or rental agreement, student agreement, student ID card, union or trade membership card, employee badge, travel visa

**ChexSystems Policy:** Accounts available for persons with NSF/OD history on ChexSystems.  
(not fraud related)

☒ Over 1 year old  
☒ Less than 1 year old

**Special Features:**

- X** Remittance Product
- X** Wire Transfer
- X** Money Orders
- X** Financial Education Training
- X** Other

**Participating Branches:** All Branches

The following branch locations have additional training related to Bank on Houston:

Mykawa (Fiesta) 5600 Mykawa, Houston TX 77033  
Scott Street (HEB) 6102 Scott Street, Houston TX 77021  
Telephone (Kroger) 1322 Telephone Rd, 77087  
Pasadena (Fiesta) 1603 Spencer Hwy, Houston, TX 77587  
Gessner Banking Center 5801 S. Gessner, Houston, TX 77036





**Product Name:** Fresh Start Checking

**Account Features:**

Opening Deposit Requirements: \$1  
Minimum Balance: No Minimum Balance  
☒ Checks  
☒ Debit Card  
☒ Bill Pay

**Fees:**

Monthly Fee: \$9  
Overdraft/Insufficient Funds: \$30  
Bounced Check: \$30  
Out of Network ATM \$1

**Alternative Id's Accepted:**

☒ Mexican Matricula Consular ID  
Guatemalan Consular ID  
Other: Alien Registration Card  
Secondary: certificate of naturalization, recent utility bill, residential lease or rental agreement, student agreement, student ID card, union or trade membership card, employee badge, travel visa

**ChexSystems Policy:** Accounts available for persons with NSF/OD history on ChexSystems.  
(not fraud related)

Over 1 year old  
☒ Less than 1 year old

**Special Features:**

Remittance Product  
☒ Wire Transfer (Online) - \$15 Domestic; \$40 Foreign  
☒ Money Orders  
Financial Education Training  
☒ Other

- Fresh Start checking account members with no overdrafts and a continuous direct deposit for 6 consecutive months are automatically converted to a Choice Rewards or Right Rewards Checking Account.

**Participating Branches:** All First Service Credit Union Branches



**Product Name:** Advantage Savings  
(need to indicate you are a Bank on Houston referral)

**Account Features:**

Opening Deposit Requirements: \$2 complimentary opening deposit and a gift  
Minimum Balance: \$25 to earn monthly dividend  
Checks  
☒ Debit Card  
Bill Pay

**Fees:**

Monthly Fee: \$0; no monthly fee  
  
Overdraft/Insufficient Funds: N/A  
  
Bounced Check: N/A  
Out of Network ATM \$1

**Alternative Id's Accepted:**

☒ Mexican Matricula Consular ID  
Guatemalan Consular ID  
Other: Alien Registration Card  
☒ Secondary: certificate of naturalization, recent utility bill, residential lease or rental agreement, student ID card, union or trade membership card, employee badge, travel visa, any of these items can be used as secondary ID

**ChexSystems Policy:** Accounts available for persons with NSF/OD history on ChexSystems.  
(not fraud related)

☒ Over 1 year old  
☒ Less than 1 year old

**Special Features:**

Remittance Product  
Wire Transfer  
☒ Money Orders  
☒ Financial Education Training  
☒ Other – **Available for ages 16+ without a parent/guardian present)**

**Participating Branches:**

608 E Tidwell Rd, Houston, TX 77022  
611 Walker St, 1<sup>st</sup> Floor, Houston, TX 77002



**Product Name:**

Advantage Checking  
(must open Advantage Savings as primary account; need to indicate you are a Bank on Houston referral)

**Account Features:**

Opening Deposit Requirements: \$25  
Minimum Balance: \$0  
☒ Checks - Unlimited check writing privilege  
☒ Debit Card – Free ATM or Visa Debit Card  
☒ Bill Pay – Free Met-Pay

**Fees:**

Monthly Fee: \$0; no monthly fee  
  
Overdraft/Insufficient Funds: \$30  
  
Bounced Check: \$30  
Out of Network ATM \$1

**Alternative Id's Accepted:**

☒ Mexican Matricula Consular ID  
Guatemalan Consular ID  
Other: Alien Registration Card  
☒ Secondary: certificate of naturalization, recent utility bill, residential lease or rental agreement, student ID card, union or trade membership card, employee badge, travel visa, any of these items can be used as secondary ID

**ChexSystems Policy:** Accounts available for persons with NSF/OD history on ChexSystems.  
(not fraud related)

☒ Over 1 year old  
☒ Less than 1 year old

**Special Features:**

- Remittance Product
- Wire Transfer
- X** Money Orders
- X** Financial Education Training – Free Balance Educational Program
- X** Other –

- Available for ages 18+
- Dividends earned on balance of \$50 or more
- Free Overdraft Protection (transfer from savings)
- Free Met-Branch (online banking) e-statements, e-notifications & e-alerts
- Free Met-Mobile App
- Free MeTeller (24-hour phone response system)
- Free Shared Branching (by request after 90 days)

**Participating Branches:**

608 E Tidwell Rd, Houston, TX 77022  
611 Walker St, 1<sup>st</sup> Floor, Houston, TX 77022



**Product Name:** Free Checking  
**Account Features:**

Opening Deposit Requirements: \$25  
Minimum Balance: None  
**X** Checks  
**X** Debit Card  
**X** Bill Pay

**Fees:**

Monthly Fee: None  
Overdraft/Insufficient Funds: \$35  
Bounced Check: \$35  
Out of Network ATM \$2

**Alternative Id's Accepted:**

- X** Mexican Matricula Consular ID      Secondary -accepted with Visa Laser or Passport  
Guatemalan Consular ID  
Other: Alien Registration Card  
**X** Secondary: certificate of naturalization, recent utility bill, residential lease or rental agreement,  
student agreement, student ID card, union or trade membership card, employee badge, travel visa

**ChexSystems Policy:** Accounts available for persons with NSF/OD history on ChexSystems.  
(not fraud related)

- Over 1 year old  
**X** Less than 1 year old

**Special Features:**

- Remittance Product  
Wire Transfer (Online) - \$15 Domestic; \$40 Foreign  
Money Orders  
Financial Education Training  
**X** Other
  - 1st order of 50 checks free
  - Free IBC Bank Online
  - Free IBC Bank Online Bill Pay
  - Many branches open 7 days a week with extended evening hours

**Participating Branches:** 19 participating Houston area locations;  
Branches also throughout South Texas and Oklahoma



**Product Name:** Simple Checking

**Account Features:**

Opening Deposit Requirements: \$50  
Minimum Balance: \$.01 (accounts close with zero balance)

- X** Checks
- X** Debit Card
- X** Bill Pay
- X** Account Protection
- X** Online Banking
- X** Mobile Banking
- X** goDeposit Mobile
- X** e-Statements
- X** Touch Tone Banking

**Fees:**

Monthly Fee: \$0, if e-statements and debit card activated; otherwise \$5.  
Overdraft/Insufficient Funds: \$29 per item; no fee if enrolled/linked to another MidSouth account, transfers in increments of \$100 - \$5 fee per transfer  
Bounced Check: \$29 per item; no fee if enrolled/linked to another MidSouth account, transfers in increments of \$100 - \$5 fee per transfer  
Out of Network ATM \$2

**Alternative Id's Accepted:**

- X** Mexican Matricula Consular ID – **With Photo**  
Guatemalan Consular ID
- X** Other: Foreign Passport – **With Photo**  
Secondary: certificate of naturalization, recent utility bill, residential lease or rental agreement, student agreement, student ID card, union or trade membership card, employee badge, travel visa

**ChexSystems Policy:** Accounts available for persons with NSF/OD history on ChexSystems.  
(not fraud related)

Over 1 year old  
Less than 1 year old

**Special Features:**

- Remittance Product
- X** Wire Transfer
- X** Money Orders
- X** Financial Education Training
- X** Other

**Participating Branches:**

Dairy Ashford – 1035 Dairy Ashford St., Houston, TX 77079  
Veterans Memorial – 11417 Veterans Memorial Dr. Houston, TX 77067



## Checking Accounts

- **Classic Checking:**
  - \$20 opening minimum
  - No minimum balance required
  - No monthly service charge
  - Unlimited check writing
- **Premier checking**
  - Interest bearing
- **Opportunity Checking**
  - Second chance account
  - \$10 monthly service charge
  - After 12 months of good history, you're eligible for a Classic Checking account
- **Checking benefits** (all of the below are included on all checking accounts except those marked with an asterisks, which are not available for Opportunity Checking)
  - Free online Banking through HomeBranch
  - Free Bill Pay Service
  - Free online financial education tool (Debt in Focus)
  - Free Visa debit card\*
  - E-Statements and e-Notices
  - Mobile banking
  - Finance Works
  - Overdraft protection\*

## Savings Accounts

- **Super Savings**
  - Pays a dividend rate and is designed for members who do not access their funds on a regular basis. With Super Savings, you can make up to six (6) preauthorized, automatic or telephone transfers per month (not more than three (3) of these may be made by check, draft or debit card).
- **Money Market Accounts**
  - Money Market Accounts are more flexible than a traditional Certificate, allowing access to the funds while offering a competitive Annual Percentage Yield. However, members are able to make up to six (6) pre-authorized, automatic or telephone transfers from their money market account. Only three (3) of these transactions may be made by check, draft, or debit. Our Money Market points reward account holders for taking advantage of additional People's Trust products and services.
- **Certificates**
  - Certificates are available in terms from 3 months to 60 months. A minimum of \$1,000 is required to open a certificate and \$1,000 is required to earn the opening APY.\*
- **IRAs**

## **Investments Services**

- Financial planning
- Investment planning
- Estate planning
- Mutual funds
- Stock portfolios
- Fixed or variable annuities
- Real estate investment trusts
- 529 College Savings Plans

## **Alternative ID's Accepted:**

- Mexican Matricula Consular, along with secondary picture identification

## **Additional Services:**

- Notary
- Safe deposit boxes
- Secured credit cards teller checks (money orders), certified checks
- Wires incoming and outgoing

## **Locations**

### **Downtown Service Center**

910 Louisiana Street, M-100  
Houston, TX 77002

### **Galleria Branch**

3390 Sage Road  
Houston, TX 77056

### **Westside Branch**

1805 Eldridge Parkway  
Houston, TX 77077





**Product Name:** Preferred Interest Checking

**Account Features:**

Opening Deposit Requirements: \$100

Minimum Balance: \$1,500

**X** Checks

**X** Debit Card - Free

**X** Bill Pay – Free online banking and bill pay

**Fees:**

Monthly Fee: \$10; if average daily balance falls below \$1,500

Overdraft/Insufficient Funds: \$32

Bounced Check: \$32

Out of Network ATM \$0 if an out of network ATM that is part of the Allpoint surcharge free ATM network; otherwise, \$2

**Alternative Id's Accepted:**

**X** Mexican Matricula Consular ID

**X** Guatemalan Consular ID

**X** Other: Alien Registration Card

**X** Secondary: certificate of naturalization, recent utility bill, residential lease or rental agreement, student ID card, union or trade membership card, employee badge, travel visa

**ChexSystems Policy:** Accounts available for persons with NSF/OD history on ChexSystems.  
(not fraud related)

**X** Over 1 year old – only if debt is paid off

**X** Less than 1 year old – only if debt is paid off

**Special Features:**

Remittance Product

**X** Wire Transfer

**X** Money Orders - \$3

Financial Education Training

**X** Other –

- Cashier's Checks - \$5

- Preferred is a member of the Allpoint surcharge free network which includes over 50,000 ATMs nationwide and in Mexico and Canada that are completely surcharge free

**Participating Branches:** All Preferred Bank Branches

# Promise Credit Union

A Community Development Credit Union

**Product Name:** Savings and Checking Account

**Account Features:**

Opening Deposit Requirements: \$10 in primary savings account; any government or state issued ID must be valid and current

Minimum Balance: \$10 (no minimum requirement in checking account)

☒ Checks

☒ Debit Card

☒ Bill Pay

**Fees:**

Monthly Fee: \$0, no monthly fee (43 per month if client request paper statement)

Overdraft/Insufficient Funds: \$25

Bounced Check: \$25

Out of Network ATM \$3 (Promise Credit Union is a part of the Allpoint ATM Network and has over 500 ATMs throughout Houston free of charge)

**Alternative Id's Accepted:**

☒ Mexican Matricula Consular ID

☒ Guatemalan Consular ID

☒ Other: Alien Registration Card

☒ Secondary: certificate of naturalization, recent utility bill, residential lease or rental agreement, student agreement, student ID card, union or trade membership card, employee badge, travel visa

**ChexSystems Policy:** Accounts available for persons with NSF/OD history on ChexSystems.  
(not fraud related)

☒ Over 1 year old

Less than 1 year old

**Based on individual's history with Check Systems opening of checking account depends on recent Check Systems activity and the balances on the history.**

**Special Features:**

Remittance Product

☒ Wire Transfer

Money Orders

☒ Financial Education Training

☒ Other

- Certificates of Deposit
- Online Banking
- Individual Development Accounts (IDAs)
- Credit Development Loans
- Citizenship Loans
- New and Used auto Loans
- Equipment Loans

**Participating Branches:**

6500 Rookin St, Suite 109-C, Houston, TX 77074, (832) 239-8599  
[www.promisesu.org](http://www.promisesu.org)



**Product Name:** LifeGreen Checking

**Account Features:**

Opening Deposit Requirements: \$50  
Minimum Balance: No Minimum Required

☒ Checks  
☒ Debit Card  
☒ Bill Pay

**Fees:**

Monthly Fee: \$8 with online statement or \$10 with paper statement; monthly fee can be waived if one of the following qualifiers is met each statement cycle:

Direct Deposit of at least one (1) payroll or government direct deposit per statement cycle of at least \$500 or a combined amount of \$1,000;  
**or**

\$1,500 average monthly statement balance in your LifeGreen Checking account

Overdraft/Insufficient Funds: \$36; first occurrence waived upon customer request

Bounced Check: \$36  
Out of Network ATM \$2.50

**Alternative Id's Accepted:**

**Our identification policy offers many alternatives**

**ChexSystems Policy:** Accounts available for persons with NSF/OD history on ChexSystems.  
(not fraud related)

**We do not use ChexSystems, we use an in-house process**

**Special Features:**

☒ Remittance Product  
☒ Wire Transfer  
☒ Money Orders

**X** Financial Education Training  
Other -

- Unlimited Checkwriting
- No fee Regions Visa Checkcard
- Unlimited transactions allowed with no transaction fee
- No fee Regions Online Banking with Bill Payment
- Overdraft protection available from personal savings and money market accounts as well as personal lines of credit, home equity lines of credit, and credit cards.
- Installment Loan Discount with auto-debit from a Regions account
- First year annual fee waived on HELOC
- Relationship rates on most CDs for customers who meet the Relationship requirements

**Participating Branches:**

Tanglewood Branch	5005 Woodway	Houston Tx	77056	713-426-7100
Kirkwood Branch	2401 S Kirkwood	Houston Tx	77077	281-556-5556
Heights Branch	301 West 11th Street	Houston Tx	77008	713-867-7417
Galleria Branch	5251 Westheimer	Houston Tx	77056	713-623-8374
Eldridge Branch	6910 N Eldridge	Houston Tx	77041	713-466-7283
North Freeway Branch	7075 North Frwy	Houston Tx	77076	713-697-3205
River Oaks Branch	2517 River Oaks Blvd	Houston Tx	77019	713-524-7216
Cypress Branch	12100 Huffmeister	Houston Tx	77429	281-894-0700



**Product Name:** Unity Advantage

**Account Features:**

Opening Deposit Requirements: \$100  
Minimum Balance: \$0  
**X** Checks  
**X** Debit Card – Free Visa/Check Card/ATM  
**X** Bill Pay – Free Online Banking/Bill Pay

**Fees:**

Monthly Fee: \$7.50; a monthly activity service charge of \$7.50 will be assessed unless one of the following qualifiers is met each statement cycle:

Have at least one Direct Deposit of at least \$500 (several direct deposits that total \$500 does not qualify), **or**

Maintain a minimum daily balance of \$1,500 or more in the checking account, **or**

Keep an average balance of \$2,500 or more in a combination of deposit accounts at Unity Bank (deposit accounts are checking, personal savings, or money market accounts)

Overdraft/Insufficient Funds: \$34  
Bounced Check: \$34  
Out of Network ATM \$2.50

**Alternative Id's Accepted:**

**X** Mexican Matricula Consular ID – As Secondary  
Guatemalan Consular ID  
Other: Alien Registration Card  
**X** Secondary: certificate of naturalization, recent utility bill, residential lease or rental agreement, student agreement, student ID card, union or trade membership card, employee badge, travel visa

**ChexSystems Policy:** Accounts available for persons with NSF/OD history on ChexSystems.  
(not fraud related)

**Case-by-case Basis**

**Special Features:**

**X** Remittance Product

**X** Wire Transfer

Money Orders

**X** Financial Education Training

**X** Other -

- Free Bank by Phone
- Free Image Statements
- Safety Deposit Box
- Overdraft Protection – Ability to setup automatic transfer between accounts
- Notary

**Participating Branches:**

2 Branches – Blodgett and Fort Bend



This Financial Institution Directory page is “under construction” by Wells Fargo Bank.

**Please visit a Wells Fargo representative at any location that is convenient for you to discuss account options that best fit your needs.**



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**Please see Woodforest Bank product information on the Bank on Houston Product Matrix.**